

**Michael Alan Siddons, Esq.**  
LAW OFFICE OF MICHAEL A. SIDDONS ESQ.  
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*Attorney for Debtor(s)*

**UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA - PHILADELPHIA**

In re:  ROBERT E. POET   Debtor(s),	Bankruptcy No: 22-10978  Chapter: 13  Judge: Honorable Eric L. Frank
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**CERTIFICATE OF SERVICE**

I, Michael Alan Siddons, attorney for Debtor(s), hereby certify that on September 16, 2022 a true and correct copy of the Application for Compensation, Proposed Order and Exhibit was served upon all persons entitled to receive notice in this case via ECF Notification or by U.S. Mail to the parties listed in the attached mailing matrix or listed as ECF recipients, including:

US Trustee - *via ECF*

Kenneth E. West, Trustee - *via ECF*

**Debtor(s):** 41 Caenarvon Lane, HAVERFORD, PA 19041

DATED: September 16, 2022

LAW OFFICE OF MICHAEL A. SIDDONS  
ESQ.

/s/ Michael Alan Siddons  
Michael Alan Siddons  
Attorney for Debtor(s)

Label Matrix for local noticing  
0313-2  
Case 22-10978-elf  
Eastern District of Pennsylvania  
Philadelphia  
Wed Sep 28 13:14:29 EDT 2022

American Express National Bank  
c/o Becket and Lee LLP  
PO Box 3001  
Malvern, PA 19355-0701

Citizens Bank, N.A. s/b/m to Citizens Bank o  
10561 Telegraph Road  
Glen Allen, VA 23059-4577

United States Trustee  
Office of United States Trustee  
Robert N.C. Nix Federal Building  
900 Market Street  
Suite 320  
Philadelphia, PA 19107-4202

Philadelphia  
900 Market Street  
Suite 400  
Philadelphia, PA 19107-4233

AES/PHEAA  
Attn: Bankruptcy  
Po Box 2461  
Harrisburg, PA 17105-2461

American Profit Recovery  
Attn: Bankruptcy  
34505 W 12 Mile Road #333  
Farmington Hills, MI 48331-3288

Bank of America, N.A.  
PO Box 673033  
Dallas, TX 75267-3033

(p)CCO MORTGAGE CORP  
10561 TELEGRAPH RD  
GLEN ALLEN VA 23059-4577

Capitalone  
Attn: Bankruptcy  
Po Box 30258  
Salt Lake City, UT 84130-0258

Cavalry SPV I, LLC  
PO Box 4252  
Greenwich, CT 06831-0405

Chase Mortgage  
Chase Records Center/Attn: Correspondenc  
Mail Code LA4 5555 700 Kansas Ln  
Monroe, LA 71203

(p)CITIZENS BANK N A  
ATTN BANKRUPTCY TEAM  
ONE CITIZENS BANK WAY  
JCA115  
JOHNSTON RI 02919-1922

Citizens Bank, N.A.  
c/o Mary F. Kennedy, Esq.  
1310 Industrial Boulevard  
1st Floor, Suite 101  
Southampton PA 18966-4030

Citizens Bank, N.A. s/b/m to Citizens  
Bank of Pennsylvania  
10561 Telegraph Road  
Glen Allen, VA 23059-4577

Coll Recv Sv  
29 Regency Plaza  
Glen Mills, PA 19342-1001

Discover Bank  
Discover Product Inc  
PO BOX 3025  
New Albany, OH 43054-3025

Hudson City Savings Ba  
Hudson City Savings Bank  
80 W Century Road  
Paramus, NJ 07652-1437

(p)M&T BANK  
LEGAL DOCUMENT PROCESSING  
626 COMMERCE DRIVE  
AMHERST NY 14228-2307

M&T Bank  
C/O Rebecca Solarz, Esq.  
KML Law Group  
701 Market Street Suite 5000  
Philadelphia, PA. 19106-1541

Midland Credit Management, Inc.  
PO Box 2037  
Warren, MI 48090-2037

Midland Fund  
Attn: Bankruptcy  
350 Camino De La Reine, Suite 100  
San Diego, CA 92108-3007

PHEAA  
HARRISBURG, PA 17105

PHEAA/HCB  
Attn: Bankruptcy  
Po Box 8147  
Harrisburg, PA 17105-8147

Pennsylvania Department of Revenue  
Bankruptcy Division PO Box 280946  
Harrisburg, PA 17128-0946

(p)PORTFOLIO RECOVERY ASSOCIATES LLC  
PO BOX 41067  
NORFOLK VA 23541-1067

Synch/Lord & Taylor  
Attn: Bankruptcy  
P.O. Box 965060  
Orlando, FL 32896-5060

Discover Products In Discover Bank Discover  
PO Box 3025  
New Albany, OH 43054-3025

KENNETH E. WEST  
Office of the Chapter 13 Standing Trustee  
1234 Market Street - Suite 1813  
Philadelphia, PA 19107-3704

MICHAEL ALAN SIDDONS  
Law Office of Michael Alan Siddons Esq  
230 N. Monroe Street  
PO Box 403  
Media, PA 19063-0403

Robert E. Poet  
41 Caenarvon Lane  
Haverford, PA 19041-1048

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

CCO Mortgage Corp.  
Attn: Bankruptcy  
10561 Telegraph Rd  
Glen Allen, VA 23059

Citizens Bank  
1 Citizens Dr  
Riverside, RI 02915

(d)Citizens Bank  
One Citizens Plaza  
Providence, RI 02903

M & T Bank  
Attn: Bankruptcy  
Po Box 844  
Buffalo, NY 14240

(d)M&T Bank  
PO BOX 840  
Buffalo, NY 14240-0840

(d)M&T Bank  
PO Box 900  
Millsboro, DE 19966

Portfolio Recovery Associates, LLC  
Attn: Bankruptcy  
120 Corporate Boulevard  
Norfolk, VA 23502

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)M&T Bank

(d)American Express National Bank  
c/o Becket and Lee LLP  
PO Box 3001  
Malvern PA 19355-0701

(u)Michael Alan Siddons

End of Label Matrix  
Mailable recipients 30  
Bypassed recipients 3  
Total 33

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

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**IN RE:**

**Robert E. Poet**

**Debtor**

)Case No. 22-10978-elf

)

)Chapter 13

)

)Judge: Eric L. Frank

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**APPLICATION FOR COMPENSATION AND REIMBURSEMENT OF EXPENSES**

Michael Alan Siddons, Esquire, Counsel to the Debtor, (“Applicant” herein) applies under § 330 of the Bankruptcy Code for an award of compensation and reimbursement of actual, necessary expenses and represents:

1. Applicant is counsel for the debtor.
2. The Debtor filed a petition under chapter 13 of the Bankruptcy Code on April 14, 2022. Dkt.#1
3. The Debtor’s annualized current monthly income as set forth on Form B22C is:

\_\_\_\_\_ above median (the amount on line 15 is not less than the amount on line 16).

X below median (the amount on line 15 is less than the amount on line 16).

4. All services rendered and expenses incurred for which compensation or reimbursement is requested were performed or incurred for or on behalf of the Debtor, the services and expenses were actual and necessary, and the compensation requested for those services is reasonable.

5. Applicant requests an award of compensation of \$4,500.00, minus \$1,937.00 that was paid by Debtor pre-petition for a balance due of \$2,563.00 for providing the following services:

6. Applicant requests reimbursement of expenses in the amount of \$0.00 for the following expenses: In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the Debtor's financial situation, and rendering advice to the Debtor in determining whether to file a petition in bankruptcy;
  - b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
  - c. Representation of the Debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
  - d. Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.
7. The Debtor paid Applicant \$1,937.00, plus \$310.00 in filing fees prior to the filing of the petition.
8. A copy of the Applicant's disclosure of compensation pursuant to Fed. R. Bankr. P. 2016(b) is attached hereto as Exhibit "A."
9. None of the compensation paid to applicant will be shared with any person other than a member or regular associate of applicant's law firm unless 11 U.S.C. §504(c) applies.

**WHEREFORE**, Applicant requests an award of \$4,500.00, minus \$1,937.00 that was paid by Debtor pre-petition for a balance due of **\$2,563.00** in compensation and of **\$0.00** in reimbursement of actual, necessary expenses.

Respectfully submitted,  
**THE LAW OFFICE OF  
MICHAEL ALAN SIDDONS, ESQUIRE, PLLC**

/s/ Michael A. Siddons

Michael A. Siddons, Esquire (PA# 89018)

230 N. Monroe Street

P.O. Box 403

Media, PA 19063

Tel. (610) 255-7500

Fax. (610) 514-5904

E-mail: [msiddons@siddonslaw.com](mailto:msiddons@siddonslaw.com)

*Counsel to the Debtor*

Dated: September 16, 2022

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

**IN RE:**

**Robert E. Poet**

**Debtor**

) Case No. 22-10978-elf

)

) Chapter 13

)

) Judge: Eric L. Frank

**ORDER**

**AND NOW**, this \_\_\_\_\_ day of \_\_\_\_\_, 2022, upon consideration of the Application for Compensation (the “Application”) filed by the Debtor’s counsel (the “Applicant”) and upon the Applicant’s certification that proper service has been made on all interested parties and upon the Applicant’s certification of no response,

**IT IS ORDERED** that:

1. The Application is **GRANTED**;
2. Compensation is **ALLOWED** in favor of the Applicant in the amount of **\$2,563.00**;
3. Expenses are **ALLOWED** in favor of the Applicant on the amount of **\$0.00**;
4. The Chapter 13 Trustee is authorized to distribute to the Applicant as an administrative expense pursuant to 11 U.S.C. §1326(b), 11 U.S.C. §507, 11 U.S.C. §503(b) and 11 U.S.C. §330(a)(4)(B), the allowed compensation set forth in ¶2 of the Application less \$1,500.00 which was paid by the Debtor prepetition.

**BY THE COURT:**

\_\_\_\_\_  
Eric L. Frank  
United States Bankruptcy Court Judge

B2030 (Form 2030) (12/15)

United States Bankruptcy Court  
Eastern District of Pennsylvania

In re **Robert E. Poet**

Debtor(s)

Case No. **22-10978**

Chapter **13**

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:
- |   |    |                 |
|---|----|-----------------|
| For legal services, I have agreed to accept .....           | \$ | <b>4,500.00</b> |
| Prior to the filing of this statement I have received ..... | \$ | <b>1,937.00</b> |
| Balance Due .....   | \$ | <b>2,563.00</b> |
2. The source of the compensation paid to me was:
- ☒ Debtor ☐ Other (specify):
3. The source of compensation to be paid to me is:
- ☒ Debtor ☐ Other (specify):
4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
- ☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.
5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
  - Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
  - Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
  - [Other provisions as needed]  
**Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.**
6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:  
**Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.**

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

**May 4, 2022**

*Date*

**/s/ Michael Alan Siddons**

**Michael Alan Siddons**

*Signature of Attorney*

**Law Office of Michael Alan Siddons Esq.**

**230 N. Monroe Street**

**Media, PA 19063**

**610-255-7500 Fax: 844-448-7417**

**msiddons@siddonslaw.com**

*Name of law firm*